

REMARKS

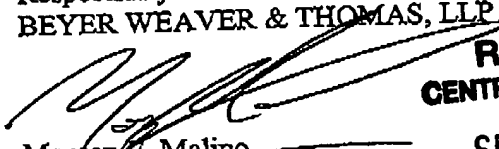
The Examiner is thanked for his time in conducting the telephone conference with Applicant on September 16, 2003.

Claims 2 - 8, 20, 29, and 32 are all pending. Claims 11-14, and 30 are being cancelled by this amendment. Claims 4 and 20 have both been amended.

As was discussed with the Examiner, it is believed that the term "financial institution" of claim 4 is broad enough to encompass the computer networks of financial institution, such as VisaNet.

Applicant believes that all pending claims are allowable and respectfully requests a Notice of Allowance for this application from the Examiner. Should the Examiner believe that a telephone conference would expedite the prosecution of this application, the undersigned can be reached at the telephone number set out below.

Respectfully submitted,
BEYER WEAVER & THOMAS, LLP


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